Case 18-24366 Doc 1 Filed 08/29/18 Entered 08/29/18 11:27:18 Desc Main Page 1 of 9 states DANKAUPTCY COURT Document NOATHERN DISTRICT OF ILLINOIS Fill in this information to identify your case: AUG 29 2018 United States Bankruptcy Court for the: District of 1 JEFFREY P. ALLSTEADT, CLERK Case number (if known): Chapter you are filing under: ☐ Chapter 7 INTAKES ☐ Chapter 11 Chapter 12 Chapter 13 Check if this is an amended filing Official Form 101 Voluntary Petition for Individuals Filing for Bankruptcy 12/17 The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms. Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: **identify Yourself** About Debtor 2 (Spouse Only in a Joint Case): 1. Your full name Write the name that is on your government-issued picture identification (for example, your driver's license or passport). MORGAN Bring your picture identification to your meeting with the trustee. Suffix (Sr., Jr., II, III) Suffix (Sr., Jr., II, III) 2. All other names you have used in the last 8 First name First name years Include your married or Middle name Middle name maiden names. Last name Last name First name First name Middle name Middle name Last name Last name

(ITIN)

3. Only the last 4 digits of

your Social Security number or federal individual Taxpayer identification number xx - x - 3 6 6 2

9xx - xx -

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Debtor 1 First Name Mid:	e Name Last Name	Case number (# known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Any business names and Employer Identification Numbers	l have not used any business names or EINs.	☐ I have not used any business names or EINs.
(EIN) you have used in the last 8 years Include trade names and	Business name	Business name
doing business as names	Business name	
4	Meaniesa Heille	Business name
	-	48
•	EIN	EIN
	EIN	
	Filt	EIN
Where you live		
-		If Debtor 2 lives at a different address:
,	4851-S. SustiNE ST	
	Number Street	Number Street
		•
	CHICASO 11/ 6060	Q
	CHICASO /// 6060 City State ZIP Code	City State ZIP Code
AEa	1. COOK	
	County	County
	If your mailing address is different from the one	If Debtor 2's mailing address is different from
	above, fill it in here. Note that the court will send any notices to you at this mailing address.	yours, fill it in here. Note that the court will send any notices to this mailing address.
	Number Street	Number Street
		, other
	P.O. Box	P.O. Box
	City State ZIP Code	City State ZIP Code
Why you are choosing	Check one:	Check one:
this district to file for pankruptcy	Over the last 180 days before filing this petition,	Over the last 180 days before filing this petition,
	I have lived in this district longer than in any other district.	I have lived in this district longer than in any other district.
	☐ I have another reason. Explain.	
	(See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)
·		

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		Last No	ame			Case number	7
	•						
Part 2: Tell the Court A	bout You	r Bankrı	uptcy Case	.	· · · · · · · · · · · · · · · · · · ·		
The chapter of the Bankruptcy Code you	Chec for Ba	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. □ Chapter 7					
are choosing to file under							
erry a principle.	□ cı	napter 11	1				
	□ cı	napter 12	2				
	≥ ci	apter 13	3				
How you will pay the fee	sul with Apple 1 re By less pay	pai count urself, you britting the a pre-plication equest the law, a just the fee	tor more de- tou may pay your payme printed add hay the feet for individual hat my feet dge may, b 50% of the in installme	tails about I with cash, or the cash of the cash o	cashier's pehalf, y pehalf	may pay. Typical check, or mone our attorney may see choose this of the check of th	theck with the clerk's office in your aily, if you are paying the fee by order. If your attorney is y pay with a credit card or check option, sign and attach the ents (Official Form 103A). In the control of your are filing for Chapter 7 and may do so only if your income is ur family size and you are unable to nust fill out the Application to Have the with your petition.
Have you filed for bankruptcy within the last 8 years?	⊠ No	···	. 113.750.		;		
	U Yes.	District					
,	+				When	MM / DD / YYYY	Case number
,		District			When When	MM / DD / YYYY	Case number
						MM / DD / YYYY	•
		District			When	MM / DD / YYYY	Case number
Are any bankruptcy cases pending or being	⊠ No	District District			When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number
Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an	⊠ No	District District			When When	MM / DD /YYYY MM / DD /YYYY MM / DD /YYYY	Case number
Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an	⊠ No	District District	· , , , , , , , , , , , , , , , , , , ,		When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Relationship to you Case number, if known
Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an	⊠ No	District Debtor District Debtor	· , , , , , , , , , , , , , , , , , , ,		When When	MM / DD / YYYY	Case number
Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	⊠ No □Yes.	District District Debtor District Debtor Go to line	≥ 12.		When When When When	MM / DD / YYYY	Case number Case number Relationship to you Case number, if known
Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate? Do you rent your esidence?	⊠ No □ Yes. ☑ No. □ Yes.	District Debtor _ District _ Debtor _ District _ Go to line Has your	≥ 12.		When When When When	MM / DD / YYYY	Case number Case number Relationship to you Case number, if known

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Deptor 1 First Name Middle	le Name Case number (# known)		
art 3: Report About An	ny Businesses You Own as a Sole Proprietor		
. Are you a sole propriet	or 'Sa'No. Go to Part 4		
of any full- or part-time business?	Yes. Name and location of business		
A sole proprietorship is a			
business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or	Name of business, if any		
LLC.	Number Street		
If you have more than one sole proprietorship, use a			
separate sheet and attach it to this petition.			
·	City State ZIP Code		
	Check the appropriate box to describe your business:		
	Health Care Business (as defined in 11 U.S.C. § 101(27A))		
	☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))		
	☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))		
	Commodity Broker (as defined in 11 U.S.C. § 101(6))		
	None of the above		
Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). No. I am not filing under Chapter 11. No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.		
,	Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.		
t 4: Report if You Own	or Have Any Hazardous Property or Any Property That Needs Immediate Attention		
Do you own or have any property that poses or is	≥ No		
alleged to pose a threat	Yes. What is the hazard?		
of imminent and dentifiable hazard to bublic health or safety?			
Or do you own any property that needs immediate attention is needed, why is it needed?			
or example, do you own erishable goods, or livestock			
nat must be fed, or a building nat needs urgent repairs?			
at must be ted, or a building at needs urgent repairs?	Where is the property?		
at must be ted, or a building at needs urgent repairs?			
at must be ted, or a building at needs urgent repairs?			

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Debtor 1 Fust Name Middle	Name Last No	ine	Case number (# known)		
Part 5: Explain Your Effo	erts to Receive a	Briefing About Credit Counselin	g		
5. Tell the court whether you have received a	About Debtor	"	About Debtor	2 (Spouse Only in a Joint Case):	
briefing about credit counseling.	You must check		You must chec	k one:	
The law requires that you receive a briefing about credit	counseling filed this ba certificate o	briefing from an approved credit agency within the 180 days before I inkruptcy petition, and I received a of completion.	counseling filed this ba	briefing from an approved credit agency within the 180 days before I ankruptcy petition, and I received a of completion.	
counseling before you file for bankruptcy. You must truthfully check one of the	Attach a cop plan, if any, i	y of the certificate and the payment that you developed with the agency.	Attach a cop	y of the certificate and the payment that you developed with the agency.	
following choices. If you cannot do so, you are not eligible to file. If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.	I received a briefing from an approved cree counseling agency within the 180 days be filed this bankruptcy petition, but I do not i certificate of completion.		I received a briefing from an approved cree		
	Within 14 day you MUST fil plan, if any.	s after you file this bankruptcy petition, e a copy of the certificate and payment	Within 14 days after you file this bankruptcy petitio you MUST file a copy of the certificate and paymer plan, if any. I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.		
	services from unable to ob days after I n	l asked for credit counseling n an approved agency, but was tain those services during the 7 nade my request, and exigent es merit a 30-day temporary walver ement.			
·	requirement, a what efforts yo you were unat	O-day temporary waiver of the attach a separate sheet explaining ou made to obtain the briefing, why ble to obtain it before you filed for and what exigent circumstances of file this case.	To ask for a 3 requirement, a what efforts yo you were unal bankruptcy, as	O-day temporary waiver of the attach a separate sheet explaining ou made to obtain the briefing, why ble to obtain it before you filed for not what exigent circumstances of file this case.	
	dissatisfied wit briefing before	y be dismissed if the court is in your reasons for not receiving a you filed for bankruptcy.	Your case madissatisfied with	y be dismissed if the court is th your reasons for not receiving a you filed for bankruptcy.	
	still receive a b You must file a agency, along of developed, if and may be dismiss		If the court is s still receive a b You must file a agency, along	atisfied with your reasons, you must priefing within 30 days after you file. It certificate from the approved with a copy of the payment plan you my. If you do not do so, your case	
	Any extension only for cause a days.	of the 30-day deadline is granted and is limited to a maximum of 15	Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.		
	I am not requir credit counsel	ed to receive a briefing about ing because of:	I am not requireredit counsel	red to receive a briefing about ing because of:	
	_	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	
	☐ Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	☐ Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	
	☐ Active duty.	I am currently on active military duty in a military combat zone.	Active duty.	I am currently on active military duty in a military combat zone.	
	Drieting about cre	u are not required to receive a edit counseling, you must file a of credit counseling with the court.	bneting about cre	u are not required to receive a edit counseling, you must file a	

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16. What kind of debts do you have?	as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b.					
	Yes. Go to line 17					
1		imarily business debts? Business de or investment or through the operation of	bts are debts that you incurred to obtain the business or investment			
	No. Go to line 16c		of windshield			
	16c. State the type of debts	s you owe that are not consumer debts or	business debts.			
17. Are you filing under Chapter 7?	M No. I am not filing under	Charter 7 O. J. B.				
Do you estimate that aft	er 🔲 Yes, I am filing under Ch	anter 7 Danier 4				
any exempt property is excluded and	administrative expe	napter 7. Do you estimate that after any ex enses are paid that funds will be available	empt property is excluded and io distribute to unsecured creditors?			
administrative expenses	- NO					
are paid that funds will t available for distribution to unsecured creditors?	oe 🖸 Yes					
a. How many creditors do you estimate that you	2 -1-49	1,000-5,000	Посом			
owe?	☐ 50-99 ☐ 100-199	☐ 5,001-10,000	25,001-50,000 50,001-100,000			
	200-999	10,001-25,000	☐ More than 100,000			
9. How much do you estimate your assets to	\$0-\$50,000	☐ \$1,000,001-\$10 million	☐ \$500,000,001-\$1 billion			
be worth?	\$50,001-\$100,000 \$100,001-\$500,000	■ \$10,000,001-\$50 million	\$1,000,000,001-\$10 billion			
	□ \$500,001-\$1 million	\$50,000,001-\$100 million \$100,000,001-\$500 million	\$10,000,000,001-\$50 billion			
. How much do you	□ \$0-\$50,000		More than \$50 billion			
estimate your liabilities to be?	\$50,001-\$100,000	\$1,000,001-\$10 million \$10,000,001-\$50 million	\$500,000,001-\$1 billion			
	\$100,001-\$500,000	\$50,000,001-\$100 million	\$1,000,000,001-\$10 billion			
art 7: Sign Below	☐ \$500,001-\$1 million	□ \$100,000,001-\$500 million	\$10,000,000,001-\$50 billion More than \$50 billion			
эг уоц	I have examined this petition, a correct.	nd I declare under penalty of perjury that t	he information provided is true and			
	If I have chosen to file under Ch of title 11, United States Code. I under Chapter 7.	apter 7, I am aware that I may proceed, if I understand the relief available under eac	eligible, under Chapter 7, 11,12, or 13 h chapter, and I choose to proceed			
	If no attorney represents me and this document, I have obtained a	d I did not pay or agree to pay someone wand read the notice required by 11 U.S.C.	ho is not an attorney to help me fill out § 342(b).			
	r request relief in accordance wit	h the chapter of title 11, United States Co.	to enacified in this water			
1		ement, concealing property, or obtaining m				
	* alen Ent	den rue *				
	Signature of Debtor 1 Executed on 8-27-	Signature of				
-	MM / DD /	Executed or	1			

Debtor 1

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For your attorney, if you are represented by one If you are not represented by an attorney, you do not	I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.				
need to file this page.	×		•		
	Signature of Attorney for Debtor	Date	мм	1	DD /YYYY
	Printed name				
	Firm name				,
	Number Street				
	City	State	ZIP Coo	le.	
	Contact phone				
	- India	Email address		10.001	
	Bar number	State			

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First Name Middle Nam	e . Last Name	Case number (# known)			
For you if you are filing this bankruptcy without an attorney If you are represented by an attorney, you do not need to file this page.	themselves successfully. Because consequences, you are strongly un. To be successful, you must correctly filt technical, and a mistake or inaction may dismissed because you did not file a rechearing, or cooperate with the court, can	e and handle your bankruptcy case. The rules are very y affect your rights. For example, your case may be quired document, pay a fee on time, attend a meeting or se trustee, U.S. trustee, bankruptcy administrator, or audit that happens, your could lose your right to fit and the			
	You must list all your property and debts court. Even if you plan to pay a particula in your schedules. If you do not list a det property or property claim it as exempt, y also deny you a discharge of all your det case, such as destroying or hiding prope	in the schedules that you are required to file with the ar debt outside of your bankruptcy, you must list that debt but, the debt may not be discharged. If you do not list you may not be able to keep the property. The judge can but if you do something dishonest in your bankruptcy buty, falsifying records, or lying. Individual bankruptcy are if debtors have been accurate to the file.			
	If you decide to file without an attorney, the hired an attorney. The court will not treat successful, you must be familiar with the	he court expects you to follow the rules as if you had you differently because you are filing for yourself. To be United States Bankruptcy Code, the Federal Rules of sof the court in which your cose is filed.			
	Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences?				
	□ No ¥Yes				
	No	serious crime and that if your bankruptcy forms are ed or imprisoned?			
	₩ Yes				
	Yes. Name of Person	is not an attorney to help you fill out your bankruptcy form s Notice, Declaration, and Signature (Official Form 119).			
	The Endorstood this House and I	stand the risks involved in filing without an attomey. I am aware that filing a bankruptcy case without an property if I do not properly handle the case.			
*	adam Elvan UL	. / X			
	Date 8-27-18 MM/DD /YYYY	Signature of Debtor 2 Date MM / DD / YYYY			
C	Contact phone 773 744 83	Contact phone			
	eli phone	Cell phone			
E	mail address	Email address			

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In Re: ADAN ESCOBAN MORGAN)	
Debtor (s))	Case No.
)	Chapter 13

List of Creditors

BAYVIOU LOAN SERVING LLC.	DALLAS. +x 75265-0091
IlliNois DEPARTAMENTO OF HUMANN SERVICES	OFFICE OF FISCAL SERVICES DO- 130× 19407 SPRING FIELD 12 62794-9407
RUSSELL C. WIRBICKI L. GOLDSTEIN, C. JRK	33W MONROE STE 1140 CHICALO, IL GOGO 3